

**Snell & Wilmer**

L.L.P.

LAW OFFICES

One Arizona Center  
400 East Van Buren  
Phoenix, Arizona 85004-2202  
(602) 382-6000  
Fax: (602) 382-6070  
www.swlaw.com

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FROM: Howard Sobelman

PHONE: 602-382-6228

RE: U.S. Serial No. 09/800,461

## MESSAGE:

Amendment and Reply dated November 9, 2004 (9 pgs.)

Thank you.  
Howard Sobelman

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(10) DG

CONFIRMATION NO.:

CLIENT MATTER NO.: 40655.0700

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Date: November 9, 2004

By: Heborah A. MillerIN THE UNITED STATES PATENT AND TRADEMARK OFFICEPATENT

Inventor(s):	Breck, et al.	Docket No.:	40655.0700
Serial No.:	09/800,461	Examiner:	Winter, John M.
Filed:	March 7, 2001	Group Art Unit:	3621
Title:	SYSTEM FOR FACILITATING A TRANSACTION	Confirmation No.:	3738

AMENDMENT AND REPLY

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Arlington, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed on November 4, 2004, of which this reply is filed within the three month shortened statutory period for reply, please consider the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 9 of this paper.

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